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 $_{B7\;(Official\;Form\;7)}Case_{0473}-26390$ Doc 2 Filed 07/09/15 Entered 07/09/15 14:38:51 Desc Main Document Page 1 of 31 United States Bankruptcy Court

**District of Utah** 

IN RE:	Case No. 2:15-bk-26390
Potter, Nathan Michael	Chapter 7
Debtor(s)	1

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

19,441.00 2013: \$19,441.00 4,810.00 2014: \$4,810.00 10,016.07 2015: \$10,016.07 As of 01/2015 - 06/2015

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other
	debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that
	constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of
	a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit
	counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint
	petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case 15-26390 Doc	2 Filed 07/09/15 Entered 07/09 Document Page 2 of 31	/15 14:38:51 Desc Main  AMOUNT AMOUNT
NAME AND ADDRESS OF CREDITOR Vantage West Credit Union P.O. Box 24069 Fort Worth, TX 76124-0000	DATES OF PAYMENTS 3/26/15 4/24/15 5/26/15	PAID STILL OWING 778.08 12,789.70
Capital One Retail Services P.O. Box 60504 Industry, CA 91716-0000	3/16/15 4/13/15 5/15/15	740.00 6,411.98
Synchrony Bank P.O. Box 530912 Atlanta, GA 30353-0000	3/17/15 4/10/15 5/12/15	832.00 13,341.22
Sprint 6200 Sprint Parkway Overland Park KS 66211-0000	Monthly Payments of \$287.60 lathree months	sst 862.80 0.00

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Case 15-26390	Doc 2	Filed 07/09/15  Document	Entered 07/09/19 Page 3 of 31	5 14:38:51	Desc Main
9. Payn	nents related to debt counselin	ng or bankru		. ags c s. s_		
c						or consultation concerning debt ly preceding the commencement
Pia An 222 S.	AND ADDRESS OF PAYEE derson Dorius Reynard Mo Main St. #1830 ake City, UT 84101-0000	oss		YMENT, NAME OF THER THAN DEBTOR		F MONEY OR DESCRIPTION AND VALUE OF PROPERTY <b>1,100.00</b>
10. Oth	ner transfers					
<b>√</b> a	bsolutely or as security within	two years im	mediately preceding th	ne commencement of this c	ase. (Married del	of the debtor, transferred either btors filing under chapter 12 or ouses are separated and a joint
	o. List all property transferred by levice of which the debtor is a l		thin <b>ten years</b> immedia	tely preceding the commend	cement of this cas	e to a self-settled trust or similar
11. Clo	sed financial accounts					
tt c	ransferred within <b>one year</b> im certificates of deposit, or other prokerage houses and other fina	mediately pre instruments; s ancial instituti	ceding the commence hares and share account ons. (Married debtors	ment of this case. Include its held in banks, credit un filing under chapter 12 or of	checking, saving ions, pension fur chapter 13 must i	were closed, sold, or otherwise gs, or other financial accounts, ads, cooperatives, associations, include information concerning pouses are separated and a joint
12. Safe	e deposit boxes					
<b>√</b> r		f this case. (M	arried debtors filing ur	der chapter 12 or chapter 1	3 must include b	es within <b>one year</b> immediately oxes or depositories of either or iled.)
13. Set	offs					
$\mathbf{V}$		der chapter 12	or chapter 13 must in	clude information concern		eding the commencement of this a spouses whether or not a joint
14. Pro	perty held for another person	1				
None I	List all property owned by anoth	her person tha	t the debtor holds or co	ontrols.		
15. Pri	or address of debtor					
	f debtor has moved within <b>three</b> hat period and vacated prior to					hich the debtor occupied during ate address of either spouse.
	South 4th Avenue Avondale	e, AZ 85323	NAME USEI Nathan Pot	er	2/20	TES OF OCCUPANCY  14 - 2/2015
	sidence nantom Avenue, Unit 8107	Mountain H	Nathan Poto ome Nathan Poto			13-2/2014 11-8/2013

AFB, ID 83648

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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**Amanda Potter** 

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#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 $\checkmark$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 9, 2015	Signature /s/ Nathan Michael Potter	
	of Debtor	Nathan Michael Potter
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

B6 Summary (State Form 2-Summary) (1974)2

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Potter, Nathan Michael		Chapter 7
·	Debtor(s)	

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 20,400.49		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 57,296.38	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 34,336.99	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$ 3,429.19
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 3,435.31
	TOTAL	20	\$ 20,400.49	\$ 91,633.37	

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Potter, Nathan Michael		Chapter 7
	Debtor(s)	•

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$ 3,429.19
Average Expenses (from Schedule J, Line 22)	\$ 3,435.31
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1	
Line 14)	\$ 1,679.69

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$	37,558.38
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.0	0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$	34,336.99
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$	71,895.37

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(If known)

IN RE Potter, Nathan Michael

Case No. 2:15-bk-26390

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL 0.00

(Report also on Summary of Schedules)

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(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		USAA Checking Account Account No, 111632064 USAA Savings Account Account No. 128706325		45.00 0.03
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		32" FLat Screen Television Bed/Bedding Playstation 3		100.00 40.00 60.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Acoustic Guitar		50.00
6.	Wearing apparel.		Clothing		60.00
7.	Furs and jewelry.		Wedding Ring		115.00
8.	Firearms and sports, photographic, and other hobby equipment.		Nikon Coolpix Camera		100.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K		92.46
13.	Stock and interests in incorporated and unincorporated businesses.  Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

Debtor(s)

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#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2011 Nissan Versa Mileage: 43,774		6,318.00
	one. veneres and accessories.		2013 Honda CBR 500		3,270.00
			Mileage: 1,600 2013 Kawaski Ninja 636		7,460.00
			Mileage: 4,732 2014 Kawasaki Ninja 300		2,690.00
			Mileage: 1,600		2,030.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			

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#### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Inventory.	X X			
<ul><li>31. Animals.</li><li>32. Crops - growing or harvested. Give</li></ul>	X			
particulars.				
33. Farming equipment and implements.	X X			
<ul><li>34. Farm supplies, chemicals, and feed.</li><li>35. Other personal property of any kind</li></ul>	X			
35. Other personal property of any kind not already listed. Itemize.				
		TO	ΓAL	20,400.49

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IN RE Potter, Nathan Michael

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Debtor(s)

(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
32" FLat Screen Television	UCA § 78B-5-506(1)(d)	100.00	100.00
Bed/Bedding	UCA § 78B-5-505(1)(a)(viii)(E)	40.00	40.00
Playstation 3	UCA § 78B-5-506(1)(d)	60.00	60.00
Acoustic Guitar	UCA § 78B-5-506(1)(c)	50.00	50.00
Clothing	UCA § 78B-5-505(1)(a)(viii)(D)	60.00	60.00
Wedding Ring	UCA § 78B-5-506(1)(d)	115.00	115.00
Nikon Coolpix Camera	UCA § 78B-5-506(1)(d)	100.00	100.00
401K	UCA § 78B-5-505(1)(a)(xiv)	92.46	92.46

<sup>\*</sup> Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Debtor(s)

(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 184065419		Н	INSTALLMENT ACCOUNT OPENED				6,054.00	6,054.00
American Honda Finance 1220 Old Alpharetta Road Alpharetta, GA 30005			5/2014 VALUE \$					
ACCOUNT NO. <b>800612943567150</b>				t			6,411.98	3,721.98
Capital One Retail Services P.O. Box 60504 Industry, CA 91716			VALUE \$ <b>2,690.00</b>				·	·
ACCOUNT NO. <b>184065419</b>				t			5,910.48	2,640.48
Honda Financial Services P.O. Box 105027 Atlanta, GA 30348			VALUE \$ <b>3,270.00</b>					
ACCOUNT NO. 1050010000246443				T			13,341.22	5,881.22
Synchrony Bank P.O. Box 530912 Atlanta, GA 30353			VALUE \$ <b>7,460.00</b>					
•			,		tota			40.00=
<b>1</b> continuation sheets attached			(Total of the		_		\$ 31,717.68	\$ 18,297.68
			(Use only on la		Tota page		\$ (Report also on	\$ (If applicable, report

(Report also or Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Doc 2

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Debtor(s)

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IN RE Potter, Nathan Michael

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#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT AMOUNT OF CODEBTOR DISPUTED CREDITOR'S NAME AND MAILING ADDRESS DATE CLAIM WAS INCURRED, CLAIM WITHOUT UNSECURED NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN INCLUDING ZIP CODE AND ACCOUNT NUMBER. DEDUCTING PORTION, IF ANY (See Instructions Above.) VALUE OF COLLATERAL Н INSTALLMENT ACCOUNT OPENED 12,789.00 12,789.00 ACCOUNT NO. 9171680101 1/2015 Vantage West Credit Un Po Box 15115 Tucson, AZ 85708 VALUE \$ 12,789.70 6,471.70 ACCOUNT NO. 917168 Vantage West Credit Union P.O. Box 24069 Fort Worth, TX 76124 VALUE \$ 6,318.00 Assignee or other notification for: ACCOUNT NO. Vantage West Credit Union Vantage West Credit Union P.O. Box 15115 Tucson, AZ 85708 VALUE \$ ACCOUNT NO. VALUE \$ ACCOUNT NO. VALUE \$ ACCOUNT NO. VALUE \$ 1 continuation sheets attached to **1** of Subtotal Sheet no. 25,578.70 19,260.70 Schedule of Creditors Holding Secured Claims (Total of this page)

Total (Use only on last page) 57,296.38 37,558.38

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Doc 2 Filed 07/09/15 Document

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Debtor(s)

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority

the Statistical Summary of Certain Liabilities and Related Data.								
☑ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.								
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)								
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).								
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).								
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).								
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).								
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).								
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).								
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).								
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).								
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).								
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.								
O continuation sheets attached								

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED AMOUNT CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE CLAIM (See Instructions Above.) **REVOLVING ACCOUNT OPENED 12/2010** ACCOUNT NO. 4007641000011607 Air Force Federal Cr U 2250 Kenly Ave San Antonio, TX 78236 0.00 Unknown ACCOUNT NO. Unknown **American Homes 4 Rent** 4646 East Van Buren Street, Suite 185 Phoenix, AZ 85008 3.000.00 **INSTALLMENT ACCOUNT OPENED 4/2011** ACCOUNT NO. 119586936 American Honda Finance 2420 Camino Ramon San Ramon, CA 94583 0.00 **INSTALLMENT ACCOUNT OPENED 5/2012** ACCOUNT NO. 143152105 American Honda Finance 2420 Camino Ramon San Ramon, CA 94583 0.00 Subtotal 3.000.00 2 continuation sheets attached (Total of this page) Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4300230195443400			11/23/2014	T		П	
Cabela's P.O. Box 82519 Lincoln, NE 68501							757.50
ACCOUNT NO. <b>800612943567150</b>		н	REVOLVING ACCOUNT OPENED 5/2014	T		П	
Cap1/kawas Po Box 30253 Salt Lake City, UT 84130							9,579.00
ACCOUNT NO. <b>28554</b>			10/4/2014	+		$\forall$	3,373.00
Goodyear Animal Hospital 380 North Estrella Parkway, Suite A6 Goodyear, AZ 85338							1,100.00
ACCOUNT NO. <b>3134018575</b>		Н	REVOLVING ACCOUNT OPENED 4/2012	H			1,100.00
Kay Jewelers 375 Ghent Rd Akron, OH 44333							
ACCOUNT NO. 6019441005489168		Н	REVOLVING ACCOUNT OPENED 11/2010	+			0.00
Mil Star 3911 S Walton Walker Blv Dallas, TX 75236			NEVOEVING AGGGGNT OF ENED THEOTO				0.00
ACCOUNT NO. <b>481762446</b>			11/19/2014	H			0.00
Sprint 6200 Sprint Parkway Overland Park, KS 66211							1,635.00
ACCOUNT NO. <b>854031538100001</b>	$\vdash$	Н	INSTALLMENT ACCOUNT OPENED 10/2013			$\forall$	1,000.00
State Farm FncI Svcs F One State Farm Plaza Bloomington, IL 61710							
					L	Ļ	0.00
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Repor	T t als	age Γota o o	e) al n	\$ 13,071.50
			the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate				\$

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IN RE Potter, Nathan Michael

Debtor(s)

(If known)

Summary of Certain Liabilities and Related Data.)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>82565</b>			7/1/2014		t		
Swift Transportation 2200 S. 75th Avenue Phoenix, AZ 85043							3,650.00
ACCOUNT NO. 1050010000246443		Н	INSTALLMENT ACCOUNT OPENED 5/2014		t		3,030.00
Syncb/kawasaki C/o Po Box 6153 Rapid City, SD 57709							13,390.00
ACCOUNT NO. <b>5491-2373-2223-2292</b>			3/12/2012				10,000.00
USAA Bank 10750 McDermott Freeway San Antonio, TX 78288							226.49
ACCOUNT NO. <b>1017756519</b>		Н	INSTALLMENT ACCOUNT OPENED 9/2012		t		220.40
Usaa Federal Savings B Po Box 33009 San Antonio, TX 78265							0.00
ACCOUNT NO. <b>5491237322232292</b>		Н	REVOLVING ACCOUNT OPENED 3/2012		t		0.00
Usaa Savings Bank Po Box 33009 San Antonio, TX 78265							244.00
ACCOUNT NO. <b>4300230195445400</b>		н	REVOLVING ACCOUNT OPENED 11/2014	+	H		244.00
Worlds Foremost Bank N 4800 Nw 1st St Ste 300 Lincoln, NE 68521							755.00
ACCOUNT NO.	$\frac{1}{1}$						755.00
Sheet no. <b>2</b> of <b>2</b> continuation sheets attached	to			Sut	nto:	ral.	
Schedule of Creditors Holding Unsecured Nonpriority Clair			(Total o				\$ 18,265.49
			(Use only on last page of the completed Schedule F. Re the Summary of Schedules, and if applicable, on th Summary of Certain Liabilities and Re	port als e Statis	stic	on al	\$ <b>34,336.9</b> 9

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#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. **Sprint Phone Lease** 6200 Sprint Parkway Monthly Payment: \$287.60 Overland Park, KS 66211 Date Incurred: 11/19/2014

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#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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		Document	Page 20 of 31
Fill in this inform	ation to identify your case:		
First N	nan Michael Potter Iame Middle Name	Last Name	
Debtor 2 (Spouse, if filing) First N	lame Middle Name	Last Name	
United States Bankru	uptcy Court for the: District of Utah		
Case number 2:1	5-bk-26390		Check if this is: ☐ An amended filing
			A supplement showing post-petition chapter 13 income as of the following date:
Official Forr	m 6l_		MM / DD / YYYY
Schedul	e I: Your Incon	ne	12/13
			ng together (Debtor 1 and Debtor 2), both are equally responsible for and your spouse is living with you, include information about your spou

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employm	ent			
Fill in your employment information.		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed  Not employ	ed	Employed  Not employed
Include part-time, seasonal, or self-employed work.			_	
Occupation may Include student or homemaker, if it applies.	Occupation	<u>Department N</u>	lanager	
	Employer's name	Wal Mart Stor	es, Inc.	Wal Mart Stores, Inc.
	Employer's address	702 S.W. 8th S Number Street	treet	702 S.W. 8th Street Number Street
		Bentonville, A	R 72716-0000	Bentonville, AR 72716-0000
		City	State ZIP Code	City State ZIP Code
	How long employed the	re? 3 months		3 months
Part 2: Give Details About	: Monthly Income			
Estimate monthly income as of spouse unless you are separated		n. If you have noth	ing to report for any line, v	vrite \$0 in the space. Include your non-filing
If you or your non-filing spouse habelow. If you need more space, a	ave more than one employe		ormation for all employers	for that person on the lines
			For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sala deductions). If not paid monthly,			<sup>2.</sup> \$ <b>1,606.22</b>	\$ <u>1,091.75</u>
3. Estimate and list monthly over	time pay.		3. <b>+</b> \$ <u>188.95</u>	+ \$9.65
4. Calculate gross income. Add li	ne 2 + line 3.		4. \$ <u>1,795.17</u>	\$ <u>1,101.40</u>

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Debtor 1

Nathan Michael Potter
First Name Middle Name

Last Name

Case number (if known) 2:15-bk-26390

		For	Debtor 1		ebtor 2 or ing spouse	
Copy line 4 here	<b>&gt;</b> 4.	\$_	1,795.17	\$	1,101.40	
5. List all payroll deductions:						
5a. Tax, Medicare, and Social Security deductions	5a.	\$	239.70	\$	128.68	
5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	
5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00	
5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00	
5e. Insurance	5e.	\$	0.00	\$	0.00	
5f. Domestic support obligations	5f.	\$	0.00	\$	0.00	
5g. Union dues	5g.	\$	0.00	\$	0.00	
5h. Other deductions. Specify: See Schedule Attached	5h.	+\$_	124.00	+ \$	34.01	
6. <b>Add the payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	363.69	\$	162.69	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,431.48	\$	938.71	
8. List all other income regularly received:						
8a. Net income from rental property and from operating a business, profession, or farm						
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	00	\$	0.00	\$	0.00	
monthly net income.  8b. Interest and dividends	8a. 8b.	\$	0.00	\$	0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent		Ψ	0.00	Ψ	0.00	
regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00	
8d. Unemployment compensation	8d.	\$	0.00	\$	0.00	
8e. Social Security	8e.	\$	0.00	\$	0.00	
8f. Other government assistance that you regularly receive						
Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	nce	\$	1,059.00	\$	0.00	
Specify: VA Disability Pay	8f.					
8g. Pension or retirement income	8g.	\$	0.00	\$	0.00	
8h. Other monthly income. Specify:	8h.	+\$_	0.00	+\$	0.00	
9. <b>Add all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	1,059.00	\$	0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	2,490.48	- \$	938.71	= \$3,429.19_
11. State all other regular contributions to the expenses that you list in Sche	dule J	<u></u>	<u>-</u>		-	-
Include contributions from an unmarried partner, members of your household, other friends or relatives.	your d	lepend	ents, your room	nmates, ar	nd	
Do not include any amounts already included in lines 2-10 or amounts that are	not a	vailable	e to pay expens	es listed i	in <i>Schedul</i> e J.	
Specify:				_	11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.  Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. \$3,429.19						
			and Holdlo	Data, 11	app.:00 12.	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this  No.	form?	<b>?</b>				
Yes. Explain: None						

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IN RE Potter, Nathan Michael

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Other Payroll Deductions:		
Medical Insurance	45.87	0.00
Dental Insurance	10.01	0.00
401K	68.12	32.54
Final Pay	0.00	0.00
Sams Advanced Card	0.00	1 <i>4</i> 7

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Fill in t	his information to identify	your case:				
Debtor 1				Check if this is:		
Debtor 2	First Name	Middle Name Last N	lame	_		
	if filing) First Name	Middle Name Last N	lame	An amended fil	•	petition chapter 13
United S	States Bankruptcy Court for the: D	District of Utah		expenses as of		•
Case nu	mber <u>2:15-bk-26390</u>			MM / DD / YYYY		
Offici	ial Form 6J			A separate filing maintains a sep		2 because Debtor 2 nold
Sch	edule J: You	ur Expenses				12/13
informat		ssible. If two married people and, attach another sheet to this				_
Part 1:	Describe Your Hou	sehold				
,	a joint case?					
	o. Go to line 2. es. <b>Does Debtor 2 live in a s</b>	eparate household?				
	□ No □ Yes. Debtor 2 must file	e a separate Schedule J.				
2. <b>Do yo</b>	u have dependents?	<b>▼</b> No	Daman danti'a	malatic ma bin to	Da nam dan tia	Dane demandant live
Do no Debto	t list Debtor 1 and r 2.	Yes. Fill out this informatio each dependent	on for Debtor 1 or D	•	Dependent's age	Does dependent live with you?
	t state the dependents'	·				□ No □ Yes
names	S.					□ res
						Yes
						□ No
						Yes
						□ No □ Yes
						□ No
						Yes
expen	ur expenses include ses of people other than elf and your dependents?	▼ No □ Yes				
Part 2:	Estimate Your Ongoin	ng Monthly Expenses				
Estimate	e your expenses as of your	bankruptcy filing date unless	you are using this	form as a supplement in a	a Chapter 13 c	aseto report
expense applicab		kruptcy is filed. If this is a sup	oplemental S <i>chedu</i>	le J, check the box at the	top of the forn	n and fill in the
		-cash government assistance	-		Your expe	neoe
		it on Schedule I: Your Income			Tour expe	11303
	rent alor nome ownership e rent for the ground or lot.	xpenses for your residence. In	nclude first mortgage	e payments and 4.	\$400	0.00
	t included in line 4:					
	Real estate taxes			4a.	1	00
	Property, homeowner's, or re			4b.		00
	Home maintenance, repair, a			4c.	\$50.	
4d.	Homeowner's association or	condominium dues		4d.	\$0.0	UU

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Debtor 1

Nathan Michael Potter
First Name Middle Name

Last Name

Case number (if known) 2:15-bk-26390

		You	ur expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	120.00
6b. Water, sewer, garbage collection	6b.	\$	45.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	287.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	600.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	100.00
Personal care products and services	10.	\$	200.00
Medical and dental expenses	11.	\$	0.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments.</li> </ol>	12.	\$	250.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	150.00
4. Charitable contributions and religious donations	14.	\$	0.00
<ol> <li>Insurance.</li> <li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li> </ol>			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	243.95
15d. Other insurance. Specify:	15d.	\$	0.00
5. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	259.36
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
8. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
9. Other payments you make to support others who do not live with you.		\$	150.00
Specify:_Student Loan	19.	Ψ	
0. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	me.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1 Nathan Michael Potter 0		Case number (if known)	Case number (if known) 2:15-bk-26390				
	First Name	Middle Name	Last Name				
21. <b>Oth</b>	er. Specify: <u>Sec</u>	Schedule Atta	ached		21.	+\$	580.00
22. <b>You</b>	ır monthly expe	nses. Add lines 4	through 21.			•	3,435.31
The	result is your mo	nthly expenses.			22.	Ψ	3,433.31
23. <b>Calc</b> ı	ulate your mont	hly net income.					
23a.	Copy line 12 (y	our combined mo	onthly income) from Schedule I.	2	?3a.	\$	3,429.19
23b.	Copy your mon	thly expenses fro	m line 22 above.	2	23b.	-\$	3,435.31
23c.	-		from your monthly income.			\$	-6.12
	The result is yo	ur monthly net in	come.	2	.3c.	*	
24. <b>Do y</b>	ou expect an in	crease or decrea	ase in your expenses within the ye	ar after you file this form?			
			aying for your car loan within the yea				
mort		increase or decr	ease because of a modification to the	eterms of your mortgage?			
□ Y							-

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IN RE Potter, Nathan Michael

Case No. 2:15-bk-26390 Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) **Continuation Sheet - Page 1 of 1** 

Other Expenses (DEBTOR)

Dog Food NonFiling Spouse Debts

180.00 400.00 Document

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(If known)

IN RE Potter, Nathan Michael

Debtor(s)

Case No. 2:15-bk-26390

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: July 9, 2015 Signature: /s/ Nathan Michael Potter Debtor **Nathan Michael Potter** Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. (Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $Case\ 15\text{-}26390 \quad \ Doc\ 2 \\ \text{B8 (Official Form\ 8) (12/08)}$ 

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**District of Utah** 

RE: Case No. 2:15-bk-26390					
Potter, Nathan Michael		Chapter <b>7</b>			
	Debtor(s)		^		
	INDIVIDUAL DEBTO				
<b>PART A</b> – Debts secured by property of estate. Attach additional pages if necess		fully completed for	EACH debt which is secured by property of the		
Property No. 1					
Creditor's Name: Cabela's		Describe Proper	ty Securing Debt:		
Property will be (check one):  ✓ Surrendered ☐ Retained					
If retaining the property, I intend to (ch. Redeem the property Reaffirm the debt Other. Explain	neck at least one):	(for	example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one):  ☐ Claimed as exempt  ✓ Not claim	ed as exempt				
Property No. 2 (if necessary)					
Creditor's Name: Capital One Retail Services			cribe Property Securing Debt: 4 Kawasaki Ninja 300		
Property will be (check one):  ✓ Surrendered ☐ Retained					
If retaining the property, I intend to (ch. Redeem the property Reaffirm the debt Other. Explain	eck at least one):	(for	example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one):  ☐ Claimed as exempt  ✓ Not claim	ed as exempt				
PART B – Personal property subject to unadditional pages if necessary.)	nexpired leases. (All three o	olumns of Part B m	ust be completed for each unexpired lease. Attach		
Property No. 1					
Lessor's Name: Sprint	Describe Leased Phone Lease	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ✓ No		
Property No. 2 (if necessary)					
Lessor's Name:	Describe Leased Property:  Lease will be assumed pursua 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No				
3 continuation sheets attached (if any	)		,		
l declare under penalty of perjury tha personal property subject to an unexp		intention as to any	property of my estate securing a debt and/or		
Date: July 9, 2015	/s/ Nathan Michael Signature of Debtor	Potter			

Signature of Joint Debtor

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

#### **PART A** – Continuation

Continuation sheet \_\_1 of \_\_3

	Describe Property Secur	ing Debt:	
	(for example	e, avoid lien using 11 U.S.C. § 522(f)).	
-			
	(for example, avoid lien using 11 U.S.C. § 522(f)).  Describe Property Securing Debt: 2013 Honda CBR 500  (for example, avoid lien using 11 U.S.C. § 522(f)).  Describe Property Securing Debt:  (for example, avoid lien using 11 U.S.C. § 522(f)).		
	(for example	e, avoid lien using 11 U.S.C. § 522(f)).	
xempt			
	Describe Property Securing Debt:		
least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).	
xempt			
Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
		Describe Property Secure 2013 Honda CBR 500     Least one  :	

#### (Continuation Sheet)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

#### **PART A** – Continuation

Property No. 6				
Creditor's Name: Sprint		Describe Property Secur	ring Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain		(for example, avoid lien using 11 U.S.C. § 522(f)).		
Claimed as exempt Not claimed as e	xempt			
Property No. 7				
Creditor's Name: Synchrony Bank		Describe Property Secur 2013 Kawaski Ninja 636	ring Debt:	
Property will be (check one):  ✓ Surrendered ☐ Retained				
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain				
Property is (check one):  ☐ Claimed as exempt ✓ Not claimed as exempt	xempt			
Property No. 8				
Creditor's Name: USAA Bank		Describe Property Secur	ring Debt:	
Property will be (check one):  ☐ Surrendered				
If retaining the property, I intend to (check at  ☐ Redeem the property  ☑ Reaffirm the debt ☐ Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  ☐ Claimed as exempt ✓ Not claimed as exempt	xempt			
PART B – Continuation				
Property No.				
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
Property No.				
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	

#### (Continuation Sheet)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

#### **PART A** – Continuation

Continuation sheet \_\_\_ 3 of \_\_\_ 3

Property No. 9				
Creditor's Name: Vantage West Credit Union		Describe Property Secur 2011 Nissan Versa	ring Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (check at a Redeem the property Reaffirm the debt Other. Explain Property is (check one):		(for example, avoid lien using 11 U.S.C. § 522(f)).		
Claimed as exempt Not claimed as e	xempt			
Property No.				
Creditor's Name:		Describe Property Secur	ring Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (check at   Redeem the property   Reaffirm the debt   Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claimed as e	xempt			
Property No.				
Creditor's Name:		Describe Property Secur	ring Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (check at   Redeem the property Reaffirm the debt Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claimed as e	xempt			
PART B – Continuation				
Property No.				
Lessor's Name:	Describe Leased l	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
Property No.				
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	